

Information to identify the case:

Debtor 1:	Young S Jang	Social Security number or ITIN: xxx-xx-3943
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)	Social Security number or ITIN: _____
	First Name    Middle Name    Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 10/11/18
Case number:	18-30274-VFP	Date case converted to chapter: 7 12/4/18

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Young S Jang	
2. All other names used in the last 8 years		
3. Address	338 Slocum Way Fort Lee, NJ 07024	
4. Debtor's attorney	Hyung S. Kim Law Offices of Hyung Seok Kim, LLC 211 Broad Avenue Suite 201 Palisades Park, NJ 07650	Contact phone 201-585-0700
5. Bankruptcy trustee	Charles M. Forman Forman Holt 66 Route 17 North Suite 1c Paramus, NJ 07652	Contact phone 201-845-1000

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 12/18/18
<b>7. Meeting of creditors</b>	<b>January 17, 2019 at 10:00 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 3/18/19</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Young S Jang  
 Debtor

Case No. 18-30274-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Dec 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2018.

db	+Young S Jang, 338 Slocum Way, Fort Lee, NJ 07024-4631
517807698	+Atlantic Credit & Finance, Inc., 111 Franklin Rd SE, Roanoke, VA 24011-2114
517892170	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517807700	+Bank of New York, c/o Plues Becker & Saltzman LLC, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
517807701	+Cavalry SPV I, LLC, c/o Apotheker Scian PC, 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410
517807703	+Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
517807704	+JPMorgan Chase Bank, c/o Helfand & Helfand, 350 5th Ave. Ste 5330, New York, NY 10118-5306
517893657	NORTHERN VALLEY ANESTHESIOLOGY PA, PO Box 1123, Minneapolis, MN 55440-1123
517807706	+Noah Bank, 2337 Lemoine Ave, Fort Lee, NJ 07024-6211
517807707	+Springfield Diversified Partners LLC, c/o Savo, Schalk, Gillespie, 77 N Bridge St, Somerville, NJ 08876-1918
517838112	+The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517807709	++++VOLKSWAGEN CREDIT INC., 6799 NE BENNETT ST, HILLSBORO OR 97124-5847 (address filed with court: Volkswagen Credit Inc., 22823 NW BENNETT ST, Hillsboro, OR 97124)
517872781	+VW Credit Inc. dba Volkswagen Credit, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: James@hskimLaw.com Dec 19 2018 00:08:50 Hyung S. Kim, Law Offices of Hyung Seok Kim, LLC, 211 Broad Avenue Suite 201, Palisades Park, NJ 07650
tr	+E-mail/Text: cforman@iq7technology.com Dec 19 2018 00:10:58 Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 19 2018 00:10:04 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 19 2018 00:10:00 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517807699	EDI: BANKAMER.COM Dec 19 2018 04:28:00 Bank of America, PO Box 982238, El Paso, TX 79998
517836260	+E-mail/Text: bankruptcy@cavps.com Dec 19 2018 00:10:25 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517807702	+EDI: CHASE.COM Dec 19 2018 04:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517807705	+EDI: NAVIENTFKASMSERV.COM Dec 19 2018 04:28:00 Navient, PO BOX 9500, Wilkes Barre, PA 18773-9500
517807708	+EDI: CITICORP.COM Dec 19 2018 04:28:00 THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517873585	+EDI: WFFC.COM Dec 19 2018 04:28:00 Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Dec 18, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2018 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon Trust Company, N.A. f/k/a The Bank of New York Trust Company, N.A., as trustee for Chase Mortgage Finance Corporation Multi-Class Mortgage Pass-Through Certificates Series dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Hyung S. Kim on behalf of Debtor Young S Jang James@hskimLaw.com, Soo@hskimlaw.com  
Marie-Ann Greenberg magecf@magttrustee.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon Trust Company, N.A. f/k/a The Bank of New York Trust Company, N.A., as trustee for Chase Mortgage Finance Corporation Multi-Class Mortgage Pass-Through Certificates Series rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6